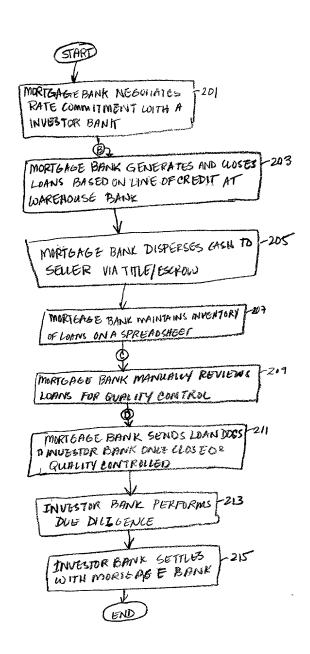
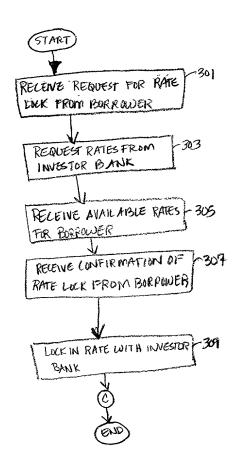


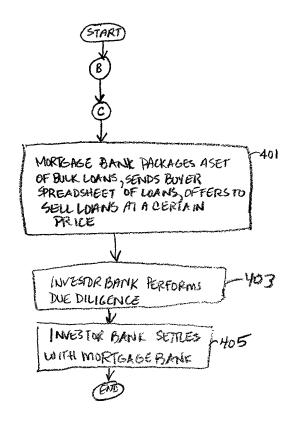
FIGI. IB (PRIOR ART)





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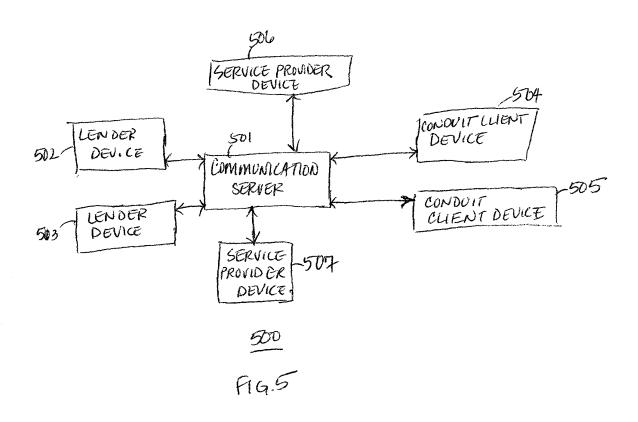
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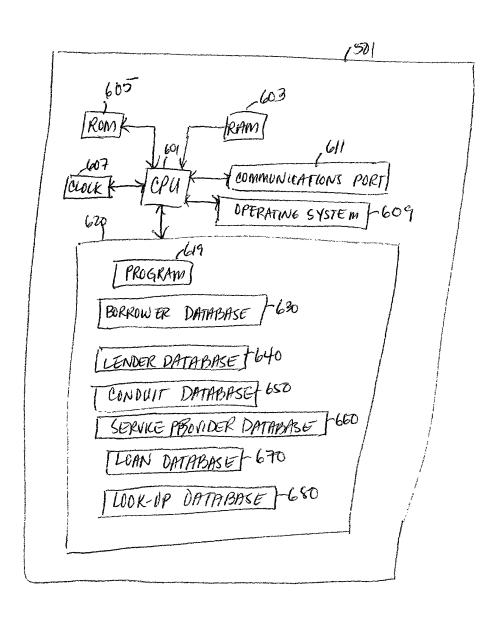
New Patent Appln for ONLINE MORTGAGE APPROVAL . Express Mail Label No EK878571824US Attorney Docket No. 2102388-900120 Gray Cary et al. – KLH/415-836-2574

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	ıfo.	(555)123-4567 (tel.) (555)123-7654 (fax)	jdoe@abclend.com			141	Preferred Appraiser		None																			
505	Contact Info.	(555)123- (555)123-	jdoe@abc			24,	Preferred Title Company		USA Title Co.	Main Street	Anytown, State	133-7997	(tel)	135-9797		1246789 (server	ss)	tered										
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88	1~	Level		B Doe -	read &	write	C. Smith -	read					C. Lee, G. XML	Thomas, F.	Smith -	read &	write	J. Doe, L.	Lee, R.	Jones -	read &	write
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385				54768									08654					97508				
Š	Reg.	٠.		Yes					ž				Yes					Yes				
780	Contact Info.			(555)345-6789 (tel.)	(555)345-7890 (fax)	jsmith@lbemploy.com			(555)453-6789 (tel.)	(555)453-7890 (fax)	llee@fgemploy.com		(555)987-6789 (tel.)	(555)987-7890 (fax)	clee@abcbank.com			(555)467-6789 (tel.)	(555)467-7890 (fax)	Jdoe@deibank.com		
88	Address			789 Main St.	Anytown,	State		2	/65 Main St.	Anytown,	State		981 Main St.	Anytown,	State			801 Main St.	Anytown,	Sidic		
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褎	Service			Employment									Bank									

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Claimed	debt 912			\$23,000.	00,
Claimed	expenses	77		\$1500/	month
Claimed	employ.	Income	910	\$50,000/	year
Claimed				Engineer	
Claimed	employer	808		ABC	Corp.
Claimed	deposits	202		\$10,000	
Claimed	funds	906		\$45,000	
Credit	rating	202		Good	
Borrower	<u>a</u>	904		555-12-	1212
Borrower	Name	203		Jon Doe	
	status	202		Pending	
Loan ID	T S			135426	

Confirmed property type 923	Condo
Property address 922	112 Jane St. Anytown, State
Current address 921	1 Mam St. 112 Jane Anytown, St. State Anytown, State
Confirmed Confirmed Current expenses debt 220 address 212	\$23,000
Confirmed expenses 919	\$1500/ month
Confirmed income 918	\$50,000/ year
Confirmed Confirmed Confirmed C employer title nicome e 216 218 218 2	Engineer
Confirmed employer 916	ABC Corp. Engineer
Actual deposits 915	543,698.37 \$10,561.23
Actual funds 914	\$43,698.37
Claime d other fincome 913	None

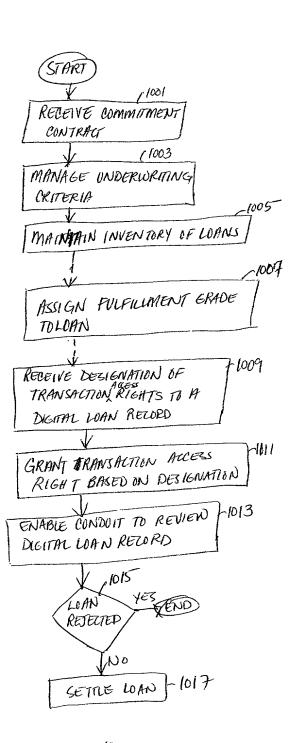
Property appraised	Current title of	Post-purchase	Loan amount	Initial deposits	Origin of deposits	Approved 11
value 924	property	property title	applied for	928	929	rates
	<u> 225</u>	926	927			930
\$125,000			\$98,000	\$5,000	Bank account	7.125

Γ		-	
Product	Number	235	YXC321
Secondary	market investor	934	XYZ Bank
Pre-approval	case number	933	543
Loan term	232		30 year fixed
Points	331		1

FIG. 9

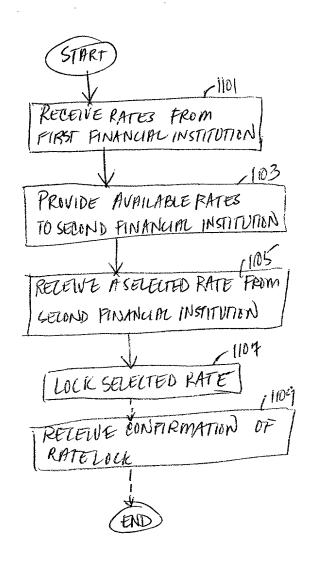
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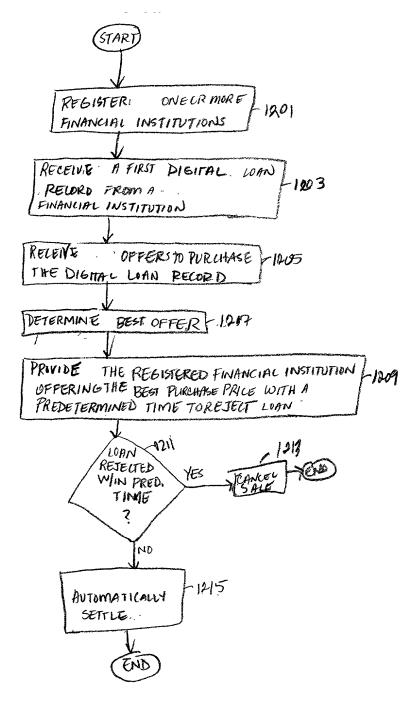
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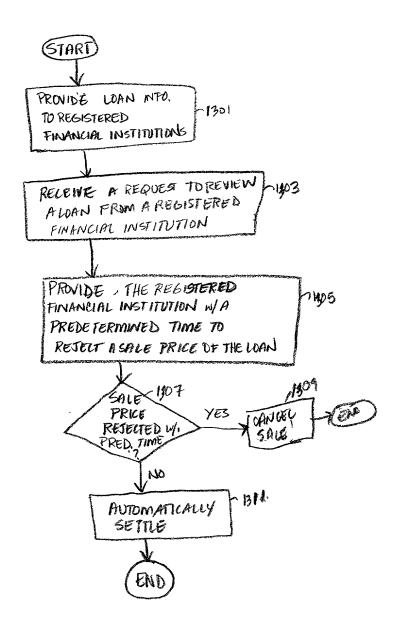
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New Patent Appln for ONLINE MORTGAGE APPROVAL Express Mail Label No. EK878571824US Attorney Docket No. 2102388-900120 Gray Cary et al. – KLH/415-836-2574

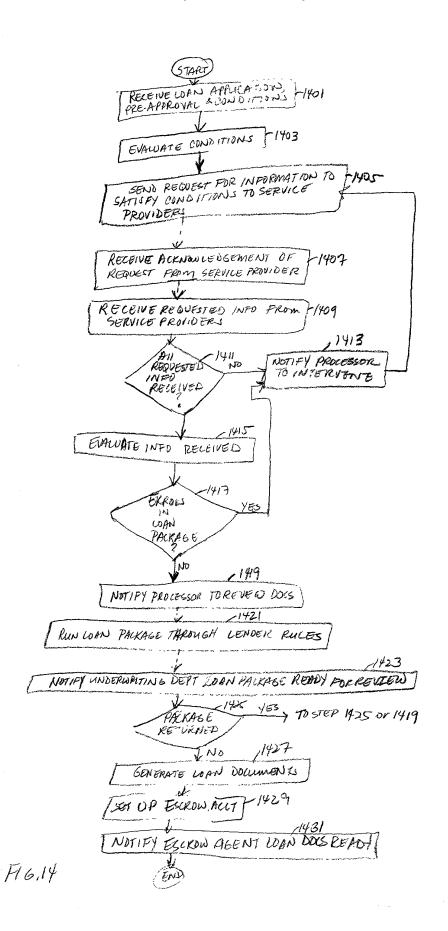
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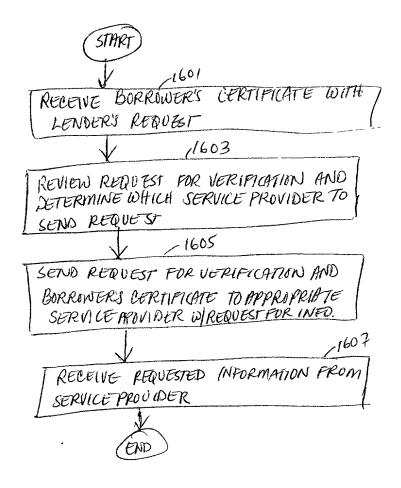
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CODE	CONDITION	ACTION
ABC123	VERIFY EMPLOYMENT INFO	1 DETERMINE WHETHER APPLICANT 15 EMPLOYEE OF CO. OR SELF 2. IF SELF-EMPLOYED REQUEST EMPLOYMENT INFO FROM APPLICANT
		3. IF COMPANY EMPLOYEE REQUEST EMPLOYMENT INFO. FROM PREFERRED EMPLOYMENT & ERVICE PROVIDER. 3a. Check lender database Go for provide 3b. If none use default service provide
456DEF	VERIFY BANK ACCT. INFO.	1. DETERMINE WHETHER APPLICANT'S BANK IS ENFOUED.
ļ		2. IF ENPOLLED, GEND REQUEST TO BANK FOR ACCT. VERIFICATION
		3. IF NOT ENROLLED, NOT IFY PROCESSOR TO OBTAIN BANK ACCT. VERIFICATION
13549	VERIFY INCOME TAX	1. DETERMINE WHETHER IRS IS ENROLLED
, 50 . ,		2. IF ENROWED, SEND REQUEST TO IRS FOR INCOMETAX VERIFICATION
		2. 15 NOT ENROWED, NOTIFY PROCESSOR TO OBTAIN INCOME TAX VERLEICATION.
2468	OBTAIN APPRAISAL	1. DETERMINE WHETHER LENDER SCIECTED PREFFERED APPRAISER IN LENDER DATABLASE LAO.
		2. IF PREPFERED APPRAISER SELECTED REQUEST APPRAISAL FROM PREFERED APPRAISER
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YPRTLS	UBTAIN PRELIMINARY	1. PREFFERED TITLE CO. SCIENTED IN. LENDER DATABASE 640?
		2.465, REQUEST PRELIMINARY TITLE FROM PREFERRED TITLE CO
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